

Affordability in Saugeen Shores

Property Taxes Water and Wastewater

Economic sustainability means being able to meet today's needs while maintaining the financial capacity to meet future needs. For a municipality, it means providing reliable services and maintaining infrastructure over the long term, while keeping taxes and fees affordable and managing debt responsibly. It considers both the Town's financial health and residents' ability to pay.

What Is a Living Wage

A living wage is the hourly pay a person needs to earn to cover basic living expenses in their community—including housing, food, utilities, transportation, childcare and modest participation in community life. The calculation accounts for taxes and government benefits. It reflects the cost of a basic, decent standard of living, rather than the legally required general minimum wage of \$17.60 per hour as of September 17, 2026. The published 2025 living wage for the Grey–Bruce–Perth–Huron–Simcoe region, which includes Saugeen Shores, is \$24.60 per hour. The next update is expected in November 2026. A separate living-wage figure for Saugeen Shores has not been established in the sources cited here.

Many people in our area, especially seniors and young adults, do not earn a living wage and find it increasingly difficult to make ends meet. That's why sustainability is so important to a municipality, and why, I believe, we cannot continue to raise taxes and water/wastewater rates, especially when those increases exceed the cost of living.

Sources: [Living wage](#) and [Ontario minimum wage](#)

Property Taxes

The comparison includes Town, Bruce County and education taxes, along with the municipal capital special levy introduced in 2024. It excludes separate fixed fees and assumes an unchanged residential assessed value.

Across the four annual increases from the 2021 baseline through 2025, residential property taxes rose by 23.43%, compared with approximately 15.68% inflation—a difference of 7.75 percentage points. Taxes rose faster than Ontario inflation in three of those four years.

Year	Residential property-tax increase	Ontario inflation
2022	4.50%	6.8%
2023	5.88%	3.8%
2024	6.13%	2.4%
2025	5.11%	1.9%
Four increases compounded	23.43%	15.68% approximately

Sources: [Town tax tables](#); Statistics Canada [2022–2023](#) and [2024–2025](#)

Inflation is measured using Ontario’s annual-average Consumer Price Index, not a Saugeen Shores-specific measure. The cumulative figure compounds rounded annual percentages. The 2025 tax increase includes the capital special levy consistently in both years.

Infrastructure Special Levy

The Infrastructure Special Levy was introduced in 2024 to address an infrastructure funding shortfall. This provides funding for long-term capital programs – repairing, renewing and replacing municipal infrastructure as it ages. For the example home, this levy increased from \$49.00 in 2024 (on a home assessed at \$314,000) to \$147.00 in 2026, a 200% increase in the special levy alone, and the plan is to increase the levy annually by an additional \$49.00 through 2032.

Source: [Town infrastructure levy report](#)

Water and Wastewater Bills

The Town's reported water and wastewater rate increases generally exceeded inflation over 2022–2025.

Year	Water rate increase	Wastewater rate increase	Ontario inflation
2022	6.0%	8.0%	6.8%
2023	4.0%	8.0%	3.8%
2024	3.0%	3.5%	2.4%
2025	4.3%	4.2%	1.9%
Four increases compounded	18.43%	25.79%	15.68%

Sources: Town financial plans, Table 4.1 for [water](#) and [wastewater](#); Ontario inflation sources listed above.

These are reported rate increases, not exact increases for every household's bill. The wastewater report repeats the 2021 fixed charge in its 2022 column despite listing an 8% increase; that entry needs confirmation before a year-by-year bill comparison is made.

Water and wastewater bills include fixed charges and consumption charges. The illustration below assumes a standard single-family home connected to both services, using 200 cubic metres annually in six equal billing periods. It is an example, not an estimate of average household consumption.

Annual charge	2021 baseline	2025
Water	\$503.10	\$594.08
Wastewater	\$726.68	\$913.76
Combined	\$1,229.78	\$1,507.84

The difference is \$278.06 annually, or 22.61%, compared with approximately 15.68% inflation over the four annual increases—a gap of 6.93 percentage points.

Fixed Charges and Fiscal Responsibility

Properties connected to municipal water and wastewater services pay fixed capital contributions regardless of consumption. These charges help fund infrastructure improvements, reserves and debt payments for the systems. For a standard single-family home connected to both services, the fixed charges totalled \$753.84 in 2025. This amount is already included in the illustrative bills above.

2025 fixed charge	Every two months	Annual total
Water	\$56.68	\$340.08
Wastewater	\$68.96	\$413.76
Combined	\$125.64	\$753.84

Prudent fiscal responsibility in the short and long term is essential to the success of our community. I believe we must make decisions with taxpayer money as though we were planning for our own families, keeping in mind the financial legacy we will leave to future residents of Saugeen Shores.

I’m running for a caring community and a sustainable future.